

IN THE UNITED STATES DISTRICT COURT FOR THE  
NORTHERN DISTRICT OF ALABAMA  
SOUTHERN DIVISION

<b>BRANDY WOOD,</b>	)	
	)	
<b>Plaintiff,</b>	)	
	)	
<b>v.</b>	)	
	)	
<b>DISCOVER BANK;</b>	)	
<b>DISCOVER FINANCIAL</b>	)	Case Number:
<b>SERVICES, LLC;</b>	)	
<b>EQUIFAX INFORMATION</b>	)	
<b>SERVICES, INC.;</b>	)	
<b>EXPERIAN INFORMATION</b>	)	
<b>SYSTEMS, INC.; and</b>		
<b>TRANSUNION, LLC,</b>		

**Defendants.**

**NOTICE OF REMOVAL**

Come now the Defendants, Discover Bank and Discover Financial Services LLC (collectively, "Discover"), two of the Defendants in the above-referenced action, and pursuant to the provisions of 28 U.S.C. §§ 1331, 1441, and 1446, hereby give notice of their removal of this action from the Circuit Court of Jefferson County, Alabama ("State Court"), Case Number CV 2009-903487.00, to the United States District Court for the Northern District of Alabama, Southern Division. The grounds for this removal are as follows:

1. Plaintiff commenced the above-referenced action on or about October 31, 2009 by filing the Summons and Complaint in the State Court. A true and

correct copy of the Complaint and the Summons directed to the Discover entities are attached as Exhibit 1 hereto.

2. The Complaint alleges that Defendants violated the Fair Credit Reporting Act ("FCRA"), 15 U.S.C. § 1681 et seq., in connection with the credit reporting associated with a credit card account which Discover claimed Plaintiff maintained with Discover, and which Plaintiff may or may not have denied. See Complaint, paragraphs 65-74 (asserting in Count One a claim under FCRA). The Complaint seeks recovery of damages and other relief against all defendants under FCRA.

3. The Plaintiff's claims under the FCRA fall within the original jurisdiction of this Court, in that the claims arise under the laws of the United States. 28 U.S.C. § 1331. The remaining state-law claims fall within the supplemental jurisdiction of this Court. 28 U.S.C. § 1337(a). As such, the case is removable to this Court pursuant to 28 U.S.C. §§ 1441 and 1446.

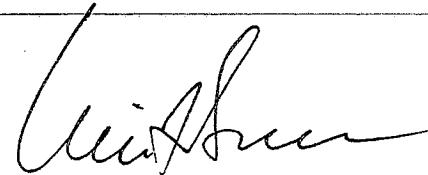
4. Removal of this action is timely, as it is being effected within 30 days from the date on which the first defendant was served with the summons and complaint.

5. The remaining defendants join in and consent to the removal of this action. Their joinder will be memorialized in separate written joinders in this Notice of Removal within each such defendant's 30-day service period.

6. Copies of all other pleadings, process and orders served upon Discover are attached as Exhibit 2 hereto.

7. Contemporaneous with the filing of this Notice, Discover is providing Notice to the State Court of the removal of this action.

WHEREFORE, Discover requests that this Court take jurisdiction over this cause, issue all necessary orders and judgments, and for such further relief as may be appropriate.



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Attorney for Discover Bank and  
Discover Financial Services LLC

**OF COUNSEL:**

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**CERTIFICATE OF SERVICE**

I hereby certify that on this the 1<sup>st</sup> day of December, 2009, I filed the foregoing with the Clerk of the Court and on the following counsel of record via U.S. Mail:

John G. Watts  
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Birmingham, AL 35203

M. Stan Herring, P.C.  
301 19<sup>th</sup> Street North  
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OF COUNSEL